



Untangle the Holidays

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The Gift of Good “Sense”

- The average U.S. shopper will put holiday purchases on their credit cards that will take 4-6 months to pay off. (Source: Consumer Credit Counseling Service Counselor)
- The average shopper is expected to spend nearly \$800 this holiday season. (Source: National Retail Federation)
- According to Bankrate.com, American households with credit card debt carry an average balance of \$9,000 to \$10,000. (Win the Balance Transfer Game, December 2, 2006)

Untangle your budget!

- Plan ahead.
- Update your net worth statement.
- Set a budget – plan to spend no more than 1 to 5 % of your net income. Include everything!
- Track your Christmas expenses.
- Divide the total spent by 12. Save that each month for next year's Christmas.
- Open a Christmas savings account.
- Set a spending limit and stick to it!

Give gifts that continue giving

- Buy a stock certificate or savings bond.
- Add to a savings account or education account.
- Donate to a person's favorite charity.
- Make a family cookbook of favorite recipes.
- Make a CD of old family photos.
- Make a memory jar for older or married children.
- Buy a family pass to the symphony, opera, planetarium, etc.
- Community Education classes offer time together and exposure to a new hobby or skill.
- Homemade gifts are a thoughtful way to share time and talents.



Give the Gift of Self



- Create a coupon book with gifts or services to be given at a later date.

Examples could be:

- *Babysitting for new parents
- *Mowing the lawn for grandparents
- *Cook a meal for a busy friend
- *Walk the neighbor's dog

"To get the full value of joy, you must have someone to divide it with." ~Mark Twain~

Find Ways to Cut Costs

- Draw names for gifts.
- Buy family gifts vs. individual gifts.
- Buy wrapping paper or cards on clearance.
- Print gift tags from the internet.
- Frequent buyer or rewards programs often offer gift certificates or discounts that can be used toward Christmas gifts.
- Send postcards instead of regular cards. The cards are cheaper – so is the postage.



Find Ways to Cut Costs

- Entertain at home vs. eating out.
- Check for catalog sales in the summer when their season is low.
- Use free shipping whenever possible.
- Control impulse buying.
- Save magazine or catalog pages with great gift ideas.



Giving Gift Cards

- Gift cards are a great way to get the right size and color – but read the fine print!
- Be aware of expiration dates – mark on front of card if it is not visible.
- Be aware of any fees associated with the card – either in purchasing or using the card.
- Is there a customer service or help line?
- Are stores conveniently located?



Budget Busters!



- Avoid buying on a credit card unless you can pay off the balance when the bill comes.
- Avoid buying on a deferred payment plan.
- Avoid purchasing extended warranties.
- Avoid cash advances on your credit card.
- Avoid opening new credit card accounts.
- Avoid using blank checks that come with your credit card.

It's A Matter of Time!

- Start with a yearly calendar to plan time and activities. Include scheduled events for each family member on one calendar.
- Be sure to allow time for you. Schedule hair cuts, the dog's hair cut, picking up prescriptions, etc.
- Look for community activities that have little or no cost. Mark the dates & phone number on your calendar. (Take advantage of local tree lighting ceremonies, etc.)



Keep On Track

- Pick up packing boxes and stamps early in October/ November.
- Plan mailing dates prior to Thanksgiving. This will help you avoid the long holiday lines.
- Gift wrap items early.
- Set a goal to hang Christmas lights before Halloween! It is much easier before everything is icy!



Plan Lists for Gift Giving

- A list with names, sizes, hobbies and special requests.
- If item is purchased early, make sure your list has the item and where it is stored.
- Keep a list for neighbors and friends. Many items can be purchased at January sales.
- Keep an envelope with all receipts clearly marked in case of returns.
- Keep a Christmas card list. Update yearly with changes in address, etc.



Plan to Give to a Charity



- Make sure the charity you have selected is a reputable one.
- Plan and buy items early in order to take advantage of sales or close outs.
- Keep receipts.
- Be sure to deduct all expenses incurred from charitable donations – cost of item donated, mileage, etc.

Deck the Halls

- Keep a picture inventory of holiday decorations.
- Record the location where each item is stored.
- Pictures are a record not only of the item, but the placement for future decorating.
- Do not get caught in the latest trends. They become costly!



Keep a Wish List

- Plan decorating items that you need or want for next year.
- Include one or two nice holiday items in your yearly budget.
- Keep a place in your book for great ideas or ways to decorate.
- Shop after-Christmas sales for lights, cards, theme ornaments, etc.



From the Kitchen!



- Plan holiday dinner menus.
- Make shopping lists and shop early.
- Shop from your freezer and kitchen cupboards before going to the store.
- Plan holiday leftovers and freeze unused portions for a later date. Small portions can be frozen in muffin tins for single-serve meals.
- Stick with the “tried and true”. Holidays are stressful enough without experimenting with new foods or recipes.
- Be sure to include guidelines for cooking meats and/or candies.

More Kitchen Ideas



- Keep all of your traditional or family-favorite recipes in one handy location.
- If money allows, take advantage of time savers: pick up deli trays or take-out foods to help fill in.
- Put a few extra meals in the freezer for hectic shopping days.
- Keep meals nutritious and low fat. There are many times to splurge during the holidays – keep meals at home in check!

From My House to Your House

- Collect ideas for neighborhood gifts.
- Keep a list of items purchased to avoid duplicate buying.
- Record what the item is and where it is stored.
- Set a budget and stay within it.
- Shopping sales throughout the year can avoid high costs in December.

Christmas Traditions

- Celebrate time-honored family traditions.
- Enjoy the many traditions that come with the holidays. Take time to celebrate the season!
- Record special moments for future years.
- If things don't go perfect –enjoy the start of a new tradition!



Take Care of Yourself



- Plan time to exercise or do some of your favorite things.
- Listen to your favorite music.
- Learn to laugh –at yourself, adversity???.
- Don't be afraid to have something less than perfect.
- Don't sweat the small stuff – it's all small stuff!
- LOVE: L-Listen, O-Overlook, V-Verbalize Praise, E-Effort.

Take a Moment

- Take time to read a good holiday book.
- Keep a gratitude journal. Write down at least one good thing that happens each day.
- Make a Santa!
- Do something for others.



Live Today!

“Yesterday is history, tomorrow is a mystery, today is a gift and that is why it is called the PRESENT!”

Happiness is living in the “now.”
Most people feel guilty about the past or worry about the future.



Have a happy, debt-free holiday!



Remember – There is no prize for the one that spends the most!